



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

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Q: I will be eligible for Medicare when I turn 65 in June. What do I need to do?

A: In most cases, you will need to enroll. How and when depends on your circumstances. There are four different types of enrollment into Medicare:

1. Automatic
2. Initial
3. General
4. Special

Automatic--If you are already receiving Social Security Benefits, you will automatically be enrolled in Medicare Parts A & B. You can refuse Part B by contacting a Social Security Administration office. Your Medicare card will be sent to you automatically before the first day of coverage.

Initial--If you are not receiving Social Security Benefits at this time, you have a seven month enrollment period to enroll in Medicare.

Your enrollment period will begin 3 months before your 65th birthday and will end 3 months after your birthday month. If your birthday is on the first of the month, the previous month is considered to be your birthday month.

During that seven month window, you should go to your local Social Security Administration office. You may call a toll-free number (800) 772-1213 to schedule a telephone or in-person appointment with your local Social Security office. You may also call your local Social Security Administration office directly.

For more information or to find your local Social Security Administration office, you can also visit www.ssa.gov.

The date of your initial enrollment determines the effective date of your Medicare coverage.

General--If you fail to enroll in Medicare Part B during the time of the initial enrollment period, you must wait for a General Enrollment Period to sign up. During that time, you may reinstate a cancelled Part B.

Please note that you may be charged a premium penalty for late enrollment unless you have other health insurance coverage because you are actively working or your spouse who is actively working provides your health insurance coverage. This surcharge

may be charged on the Part B premium each year after you were first eligible to sign up during the Initial Enrollment Period. Because this surcharge is a percentage of your premium, it will increase as Medicare premiums increase.

If you delay enrollment in Part B, a Medicare General Enrollment Period is held each year from January 1 to March 31. Part B coverage won't start until July 1.

Special--You also have a Medicare Special Enrollment Period due to discontinued health insurance through your own or a spouse's employer, or due to retirement.

You would also have a Special Enrollment Period if your group health plan is no longer classified as a large group health plan of 100 or more employees.

For more information about any type of Medicare enrollment or Medicare questions in general call SHIP at 1-800-452-4800.

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or www.Medicare.in.gov
1-800-452-4800

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.